

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

- - - - -

UNITED STATES OF AMERICA

- v. -

EMIL GARCIA,

Defendant.

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X

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X

INFORMATION

21 Cr. 405

COUNT ONE


(MAKING FALSE STATEMENTS TO A LENDER)

The United States Attorney charges:

1. In or about June 2016, in the Southern District of New York and elsewhere, EMIL GARCIA, the defendant, willfully and knowingly did make false statements and reports for the purpose of influencing the action of a mortgage lending business, upon an application, advance, discount, purchase, purchase agreement, repurchase agreement, commitment, loan, and any change and extension of any of the same, by renewal, deferment of action and otherwise, and the acceptance, release and substitution of security therefor, to wit, GARCIA obtained a loan from a mortgage lending business in the approximate amount of \$240,000 (the "Mortgage") by (a) falsely stating that cash deposits of \$18,000 into his bank account were proceeds from the repayment of a "loan" (the "False Loan"); (b) falsely stating that GARCIA made the False Loan to a particular third party ("Person-1");

(c) preparing and submitting a fake letter, allegedly signed by Person-1, memorializing the phony loan arrangement; (d) preparing and submitting phony receipts allegedly documenting loan repayments; (e) falsely stating that his home business was no longer operating at the time he applied for the Mortgage.

(Title 18, United States Code, Section 1014.)



AUDREY STRAUSS
United States Attorney

Form No. USA-33s-274 (Ed. 9-25-58)

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(18 U.S.C. § 1014.)

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